Business Opportunity Rule, R511993

Dear Sir:

I would like to make my comments "Business Opportunity Rule, R511993. My wife and I both work in healthcare because we want to help people, however stability of wages and benefits do leave something to be desired. Hospitals are being bought and sold so there is not an opportunity for a stable or adequate retirement plan. These were the reasons we got involved in the Quixtar business in 1986.

A friend of mine contacted us and showed us what he was doing. We progressed to a part-time income level. These part time incomes along with our current employment allowed us to secure a house loan we could afford to pay. We were also able to start a savings program toward our retirement.

We both still work full time and in our 'spare time' we help others work toward their goals. There is a very small start up investment of less than \$100.00, which is refundable if some decides they want to leave the business. This is a long-term business not a get rich quick scheme that will go out of business in a few years.

We present the Quixtar business plan to individuals and groups and make detailed information available to anyone that is interested. It should be up to the prospect to determine their own level of interest and when they want to get involved. Waiting periods are not practical when you just have few hours a week to devote to your business. I can go by a car or a house instantly in "as is condition: with no chance for a refund this business opportunity has a much better satisfaction policy.

It does not benefit me to start someone in business if they don't succeed. I spend my spare time and money to help them. They have to benefit before I do. Just signing people up make me **no** money.

If the prospect wants to talk to people in the business he can go to as many meeting for free for as long as he wants before he decides to get involved. We run a common since business telling products that people use.

We are not involved in a fly by night magic pills, lotions or potions, which you have to buy inventory of to get started in the business.

Please do not saddle us with regulations that will do nothing but kill the entrepreneurial spirit. Focus on the 'bad apples'. Don't take away the opportunity for the little guys to afford to start a business on a shoestring.

Respectfully,

Larry Minzey

LM/jah cc: File